

**FACSIMILE
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TO: US PTO

NAME: Mr. Theodore Dade

DATE & TIME: 02/20/01

CONFIRMATION:

PAGES TO FOLLOW: 2

FAX NUMBER: 703-308-7751

FROM: Morris, Manning & Martin, L.L.P.

CHARGE TO:

NAME: John Winburn

CLIENT/MATTER: 10722-31970

PHONE: (404) 233-7000

CONFIRMATION TIME:

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HR MIN SEC

COMMENTS:

IF YOU HAVE ANY DIFFICULTY WITH THIS TRANSMISSION, PLEASE CALL (404) 233-7000

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February 20, 2001

VIA FACSIMILE NO. 703-308-7751Mr. Theodore Dade
Initial Patent Examination Division
U.S. Patent & Trademark Office
Washington, DC 20231Re: U.S. Patent Application Serial No. 09/604,525 entitled
Method for Facilitating Payment of a Computerized Transaction
Filed: June 27, 2000
Our Ref. No.: 10722-31970

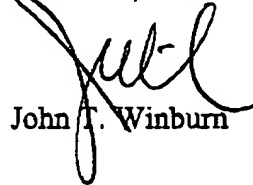
Dear Mr. Dade:

As we discussed, enclosed is a copy of the Notice of Incomplete Reply (Nonprovisional), a copy of our cover sheet and postcard indicating the four declarations enclosed in our response to the Notice to File Missing Parts, and a copy of the Declaration and Power of Attorney executed by Stefan Ianta filed therewith from our file copy.

Please confirm that you do not need anything more from us. Please note the Power of Attorney with our correct correspondence address.

Best regards,

MORRIS, MANNING & MARTIN, L.L.P.


John T. Winburn

JTW:saj